

A hand holding a CD-ROM is the central focus, set against a warm, orange-toned background. In the lower-left foreground, a computer keyboard is visible, with keys appearing to glow. The upper-left background features vertical columns of binary code (0s and 1s) in a glowing orange-red color. The overall aesthetic is that of early 2000s digital technology.

Software Developers Conference

August 9-10, 2001
Arlington, VA



COD: Overview of the Process

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Katie Crowley

Modernization Partner

Harriet Downer

Modernization Partner

A hand holding a CD-ROM against a background of a keyboard and a sunset. The image is a composite of several elements: a hand holding a CD-ROM, a keyboard, and a sunset. The CD-ROM is held in the upper left, the keyboard is in the lower left, and the sunset is in the background. The overall color scheme is warm, with oranges, yellows, and reds.

Agenda

- Overview
- Processing Flow
- Next Steps



How COD Started

Focus Groups of School (Nov-Dec 1999)

- Conceptual Design
- Key Components



COD Schools Partners

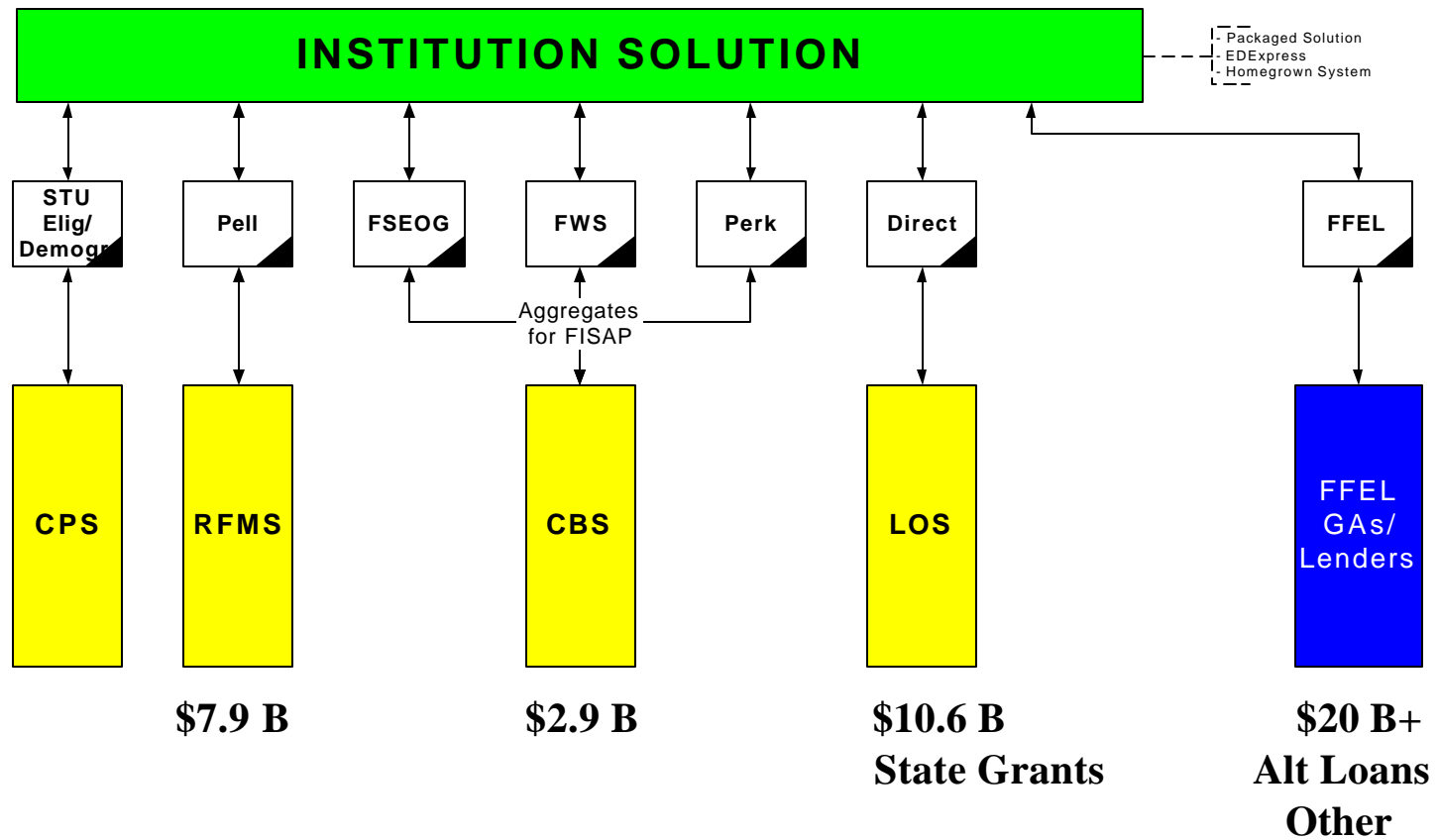
- User Steering Committee
- Software Developers and 3rd Party Servicers
- FFEL Community and State Grant Agencies



COD is the Process for Integrating Systems

- Reengineering the current processes and systems for delivering and reporting Pell Grants and Direct Loans from two processes and systems into one common origination and disbursement process and system
- Giving schools the option of reporting campus-based student level data
- Increasing accountability and program integrity

Current Environment





Current Processes

- Program centric
- Separate processes, systems, customer service, technical reference
- Different record layouts, data definitions and general eligibility edits
- Duplicate and inaccurate data
- Separate origination and disbursement processes
 - Two-Step process
 - Four distinct record layouts
- Change records
 - Requires re-submission of all data elements
 - Two distinct record layouts
 - Different process for Pell and DL (“Netting” Vs Replacement Values)
- Cost SFA \$50+million for origination and disbursement

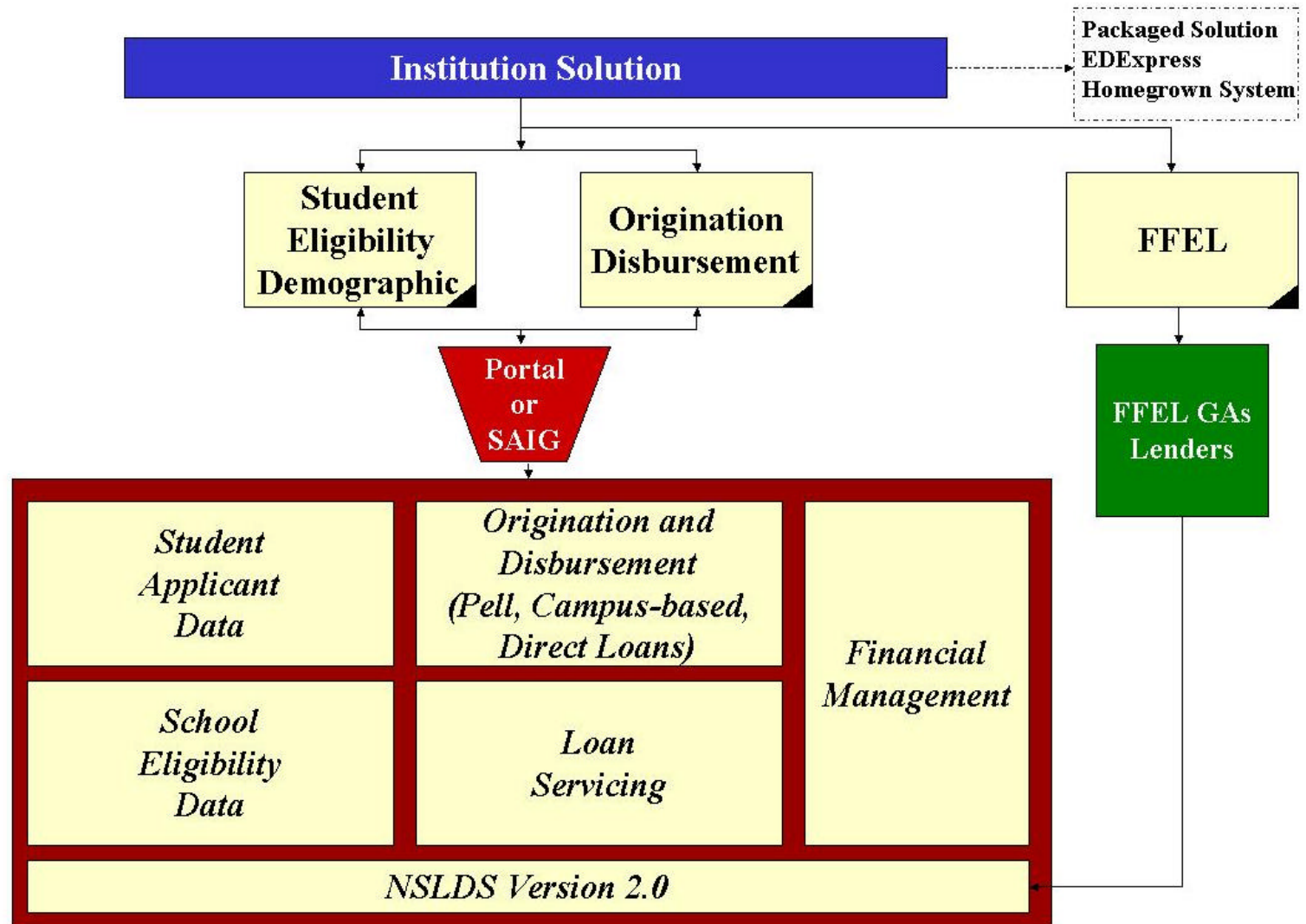


COD Goal

To promote program integrity and offer schools simplicity, accuracy and improved access to data



COD Future Environment





Current Process by Program

Pell Grant	Direct Loan	Alt Loan	Perkins Loan	FFELP Loan
Bill Boyce Jane Jones Sue Smith Sam Spade	Jane Jones Sue Smith Sam Spade	Sue Smith Carl Dean	Jane Jones	Bill Boyce



As Transmitted

Sent to SFA

Bill Boyce
Pell Grant
FFELP Loan
Carl Dean
Alternative Loan
Jane Jones
Pell Grant
Direct Loan
Perkins Loan
Sue Smith
Pell Grant
Direct Loan
Alternative Loan
Sam Spade
Pell Grant
Direct Loan

Bill Boyce
Pell Grant
Jane Jones
Pell Grant
Direct Loan
Perkins Loan
Sue Smith
Pell Grant
Direct Loan
Sam Spade
Pell Grant
Direct Loan

Sent to Lenders

Bill Boyce
FFELP Loan
Carl Dean
Alternative Loan
Sue Smith
Alternative Loan



Comparison of Records

Traditional record:

SUE SMITH 44723292219820921 Y

XML record:

```
<Individual>
  <GivenName>
    <FirstName>Sue</FirstName>
    <MiddleInitial> </MiddleInitial>
    <LastName>Smith</LastName>
  </GivenName>
  <SSN>447232922</SSN>
  <DateOfBirth>19820921</DateOfBirth>
  <ContactInfo></ContactInfo>
  <OptOut>Yes</OptOut>
</Individual>
```



COD Features

- Process change only, **no change to programs**
- Student centric
- Single COD system
- Single step process
 - Common Record for origination, disbursement and changes
 - One customer service point of contact
- Optional reporting for campus-based programs
- Opportunity for use by FFEL, state grants, alternative loans, etc.



COD Benefits

- Common processing
- Expanded on-line capability to make corrections/changes, process “emergency” requests, and check processing status
- Expanded reporting capabilities to benchmark like school groups
- Integrated customer service for Pell and Direct Loans
- Real time processing/batch or on-line update
- Fully Web-enabled system available 24/7
- Easier reconciliation and fund accounting
- Integrated statement of account



COD School Participation

- Full Participation Schools
 - Submit the Common Record using XML
- Phase-in Participation Schools
 - Submit records using the '02-03 RFMS and DLOS formats

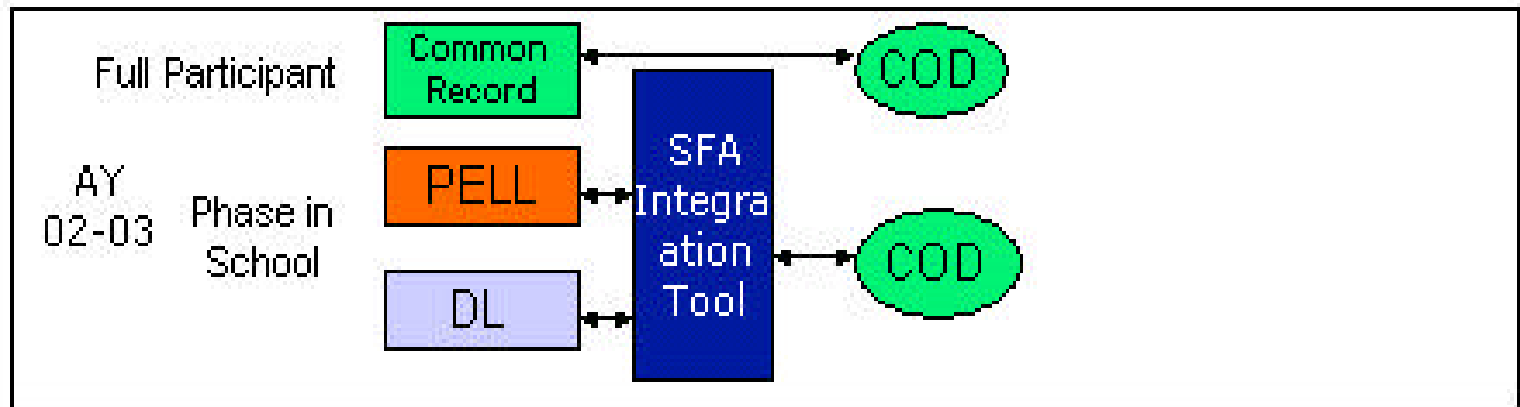
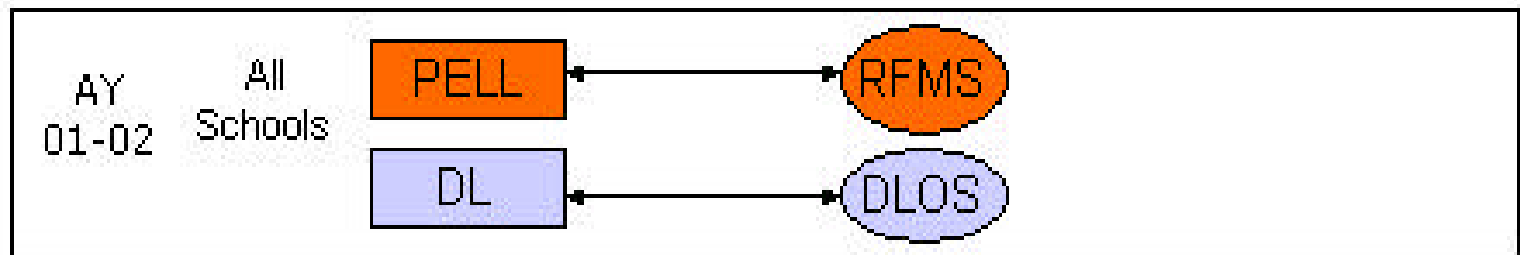
Transition

July 2001

Feb 2002

June 2002

2004-05

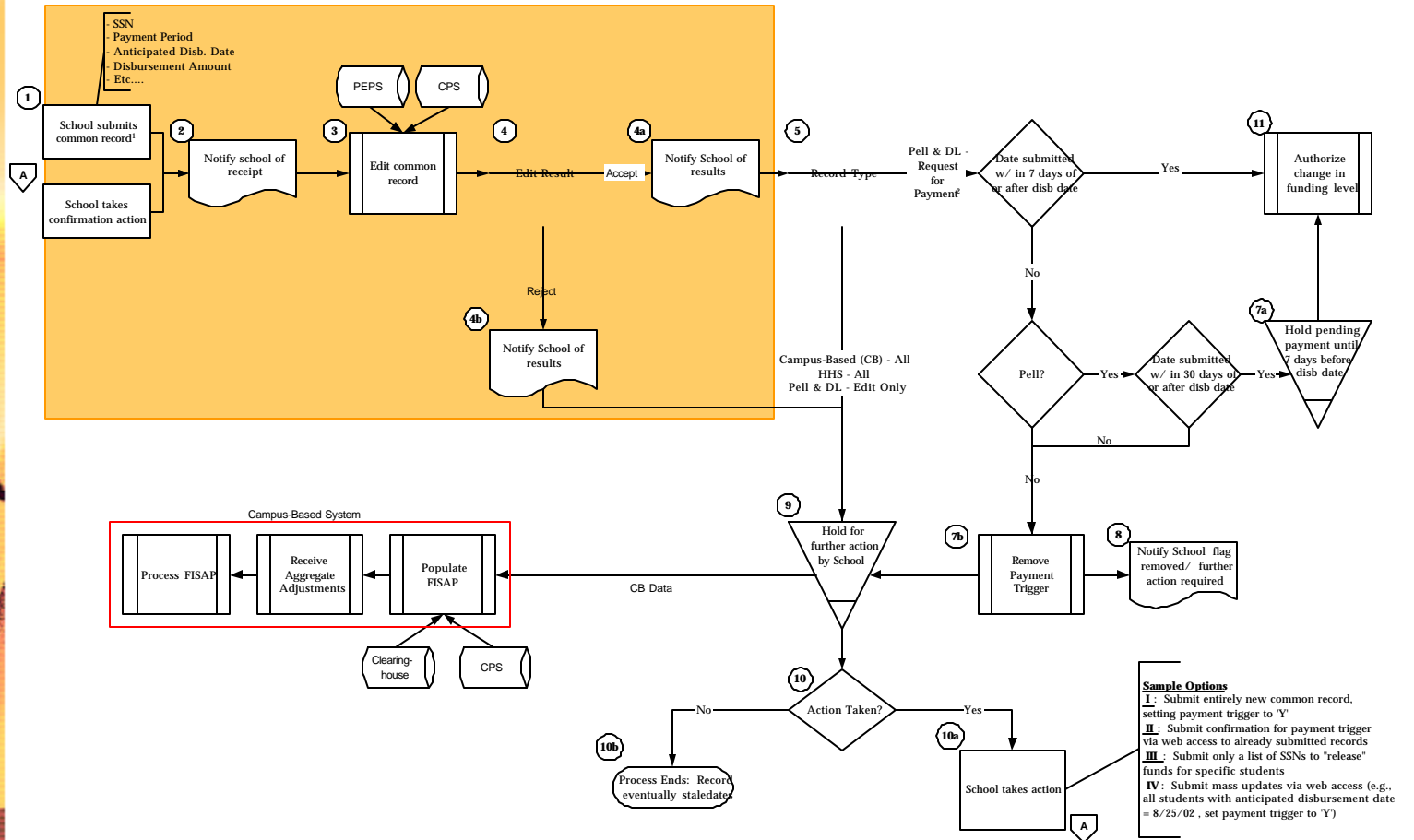




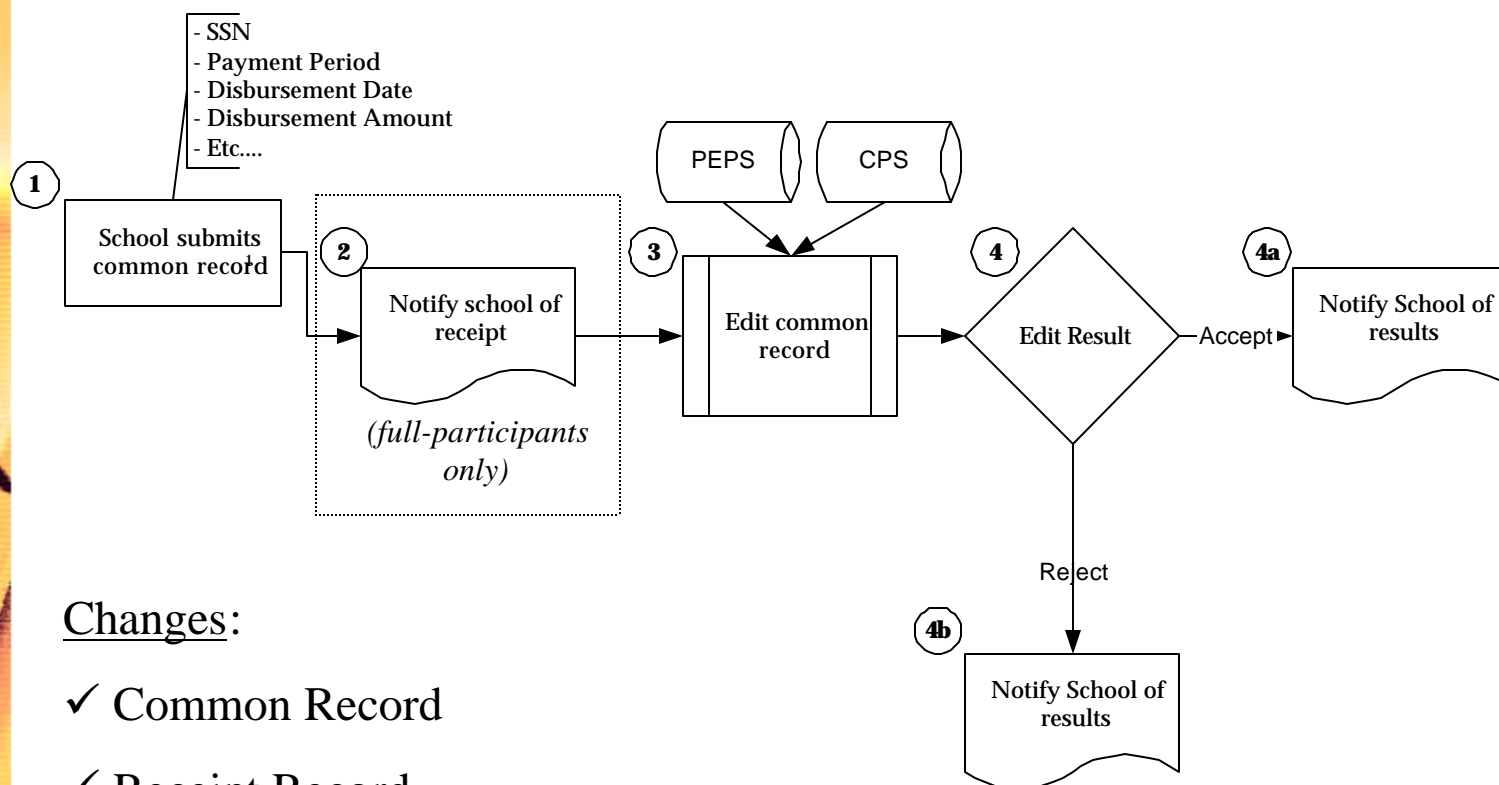
COD Records Process Flowcharts

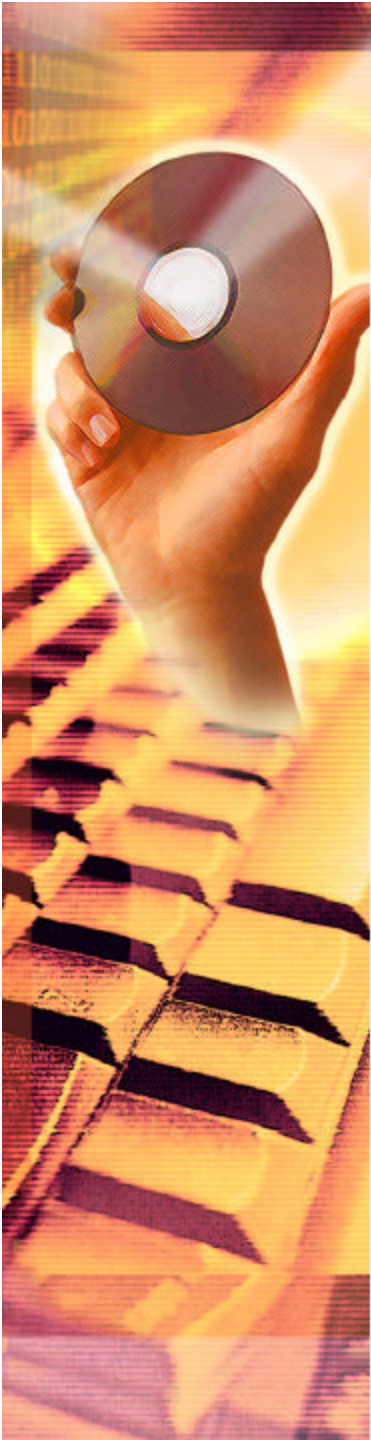


Records Processing Flow

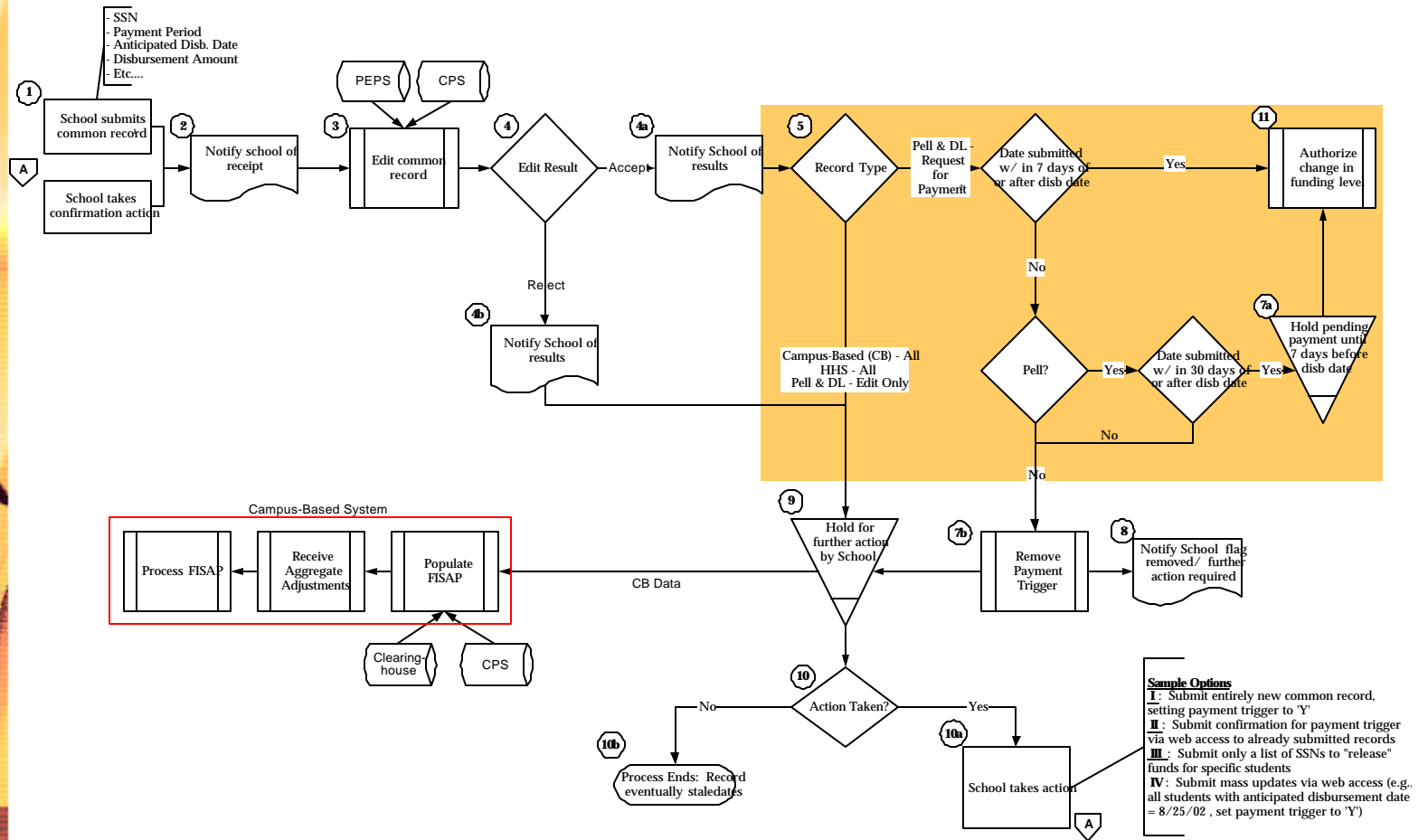


Records Processing Flow



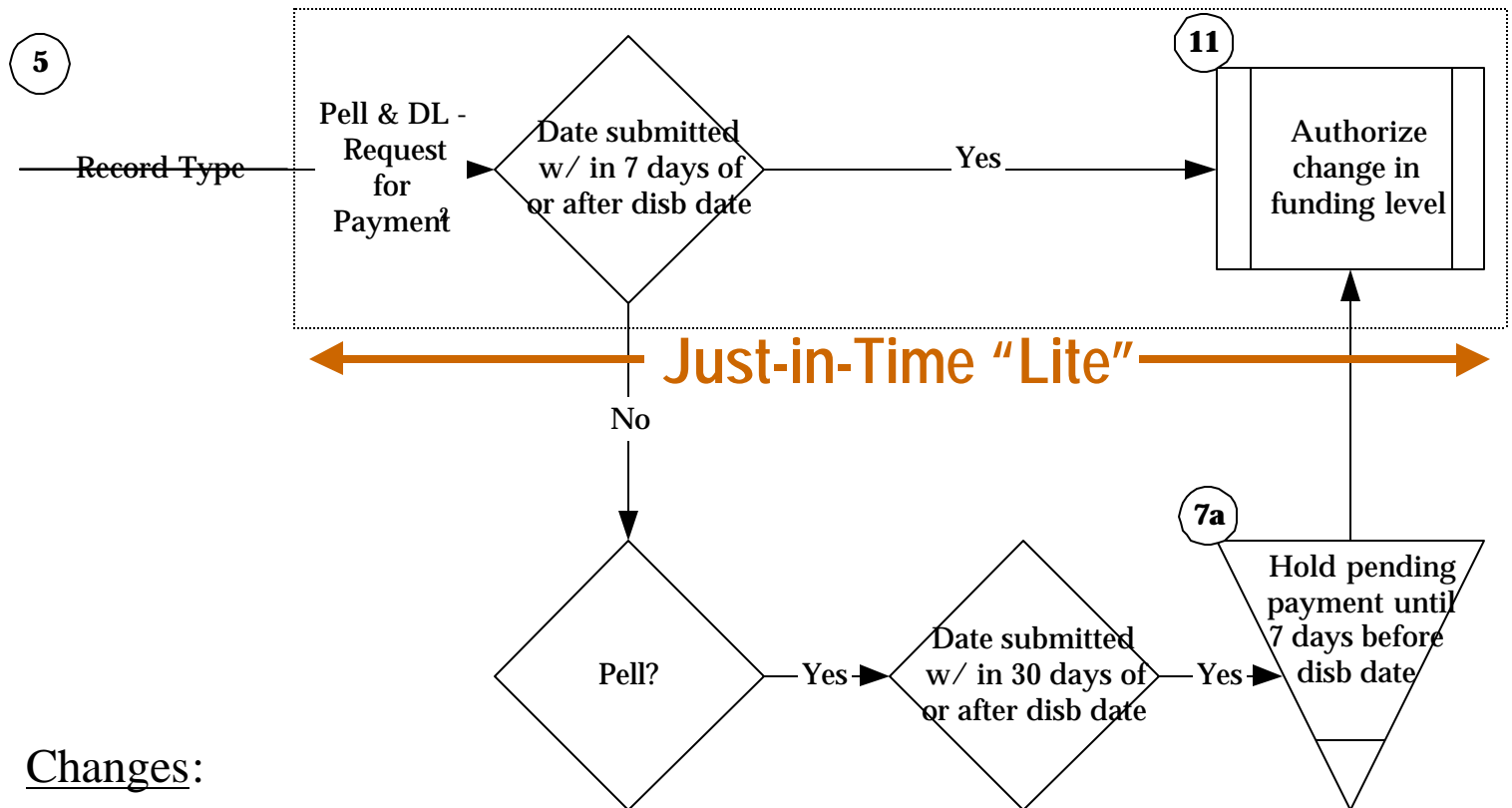


Records Processing Flow





Records Processing Flow

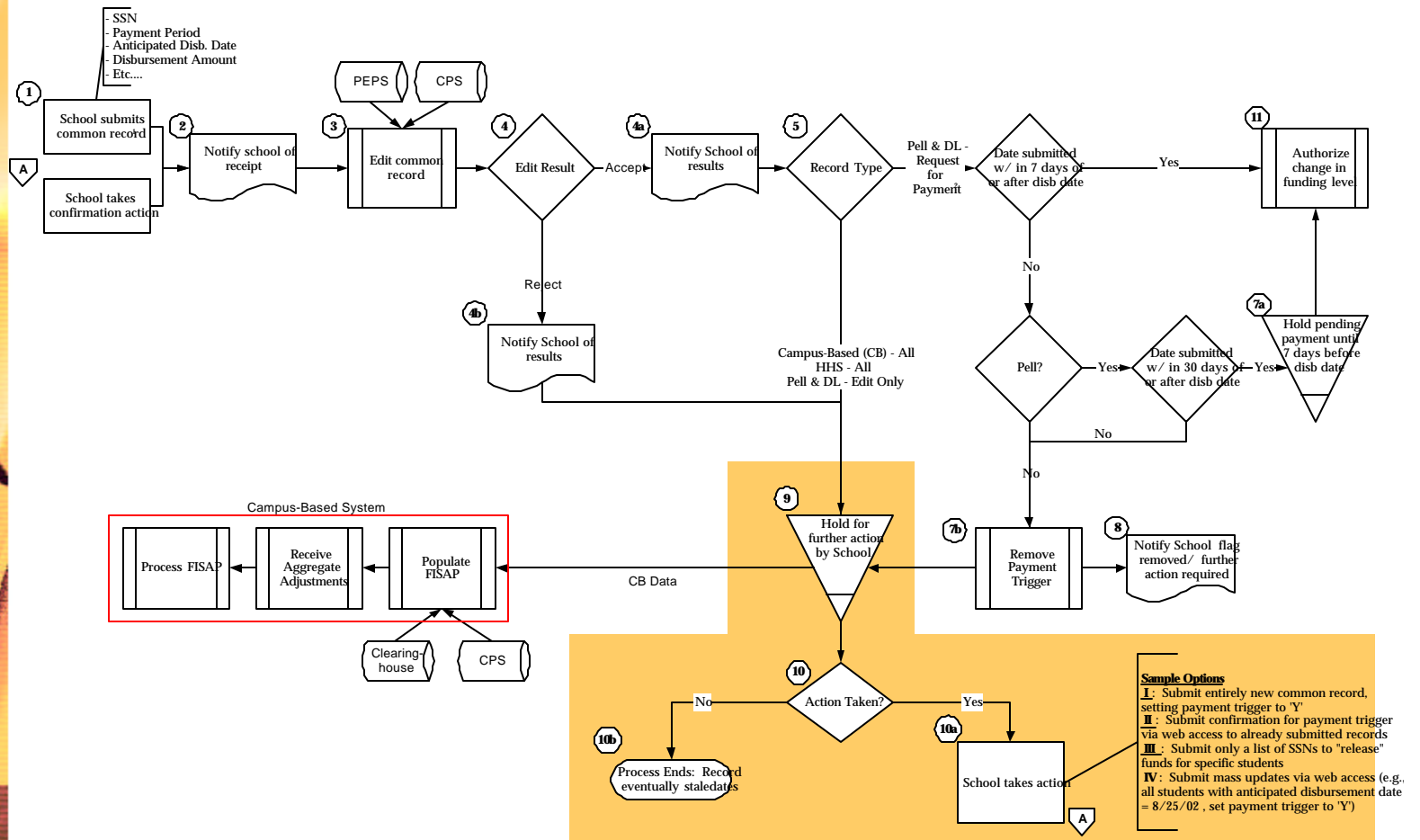


Changes:

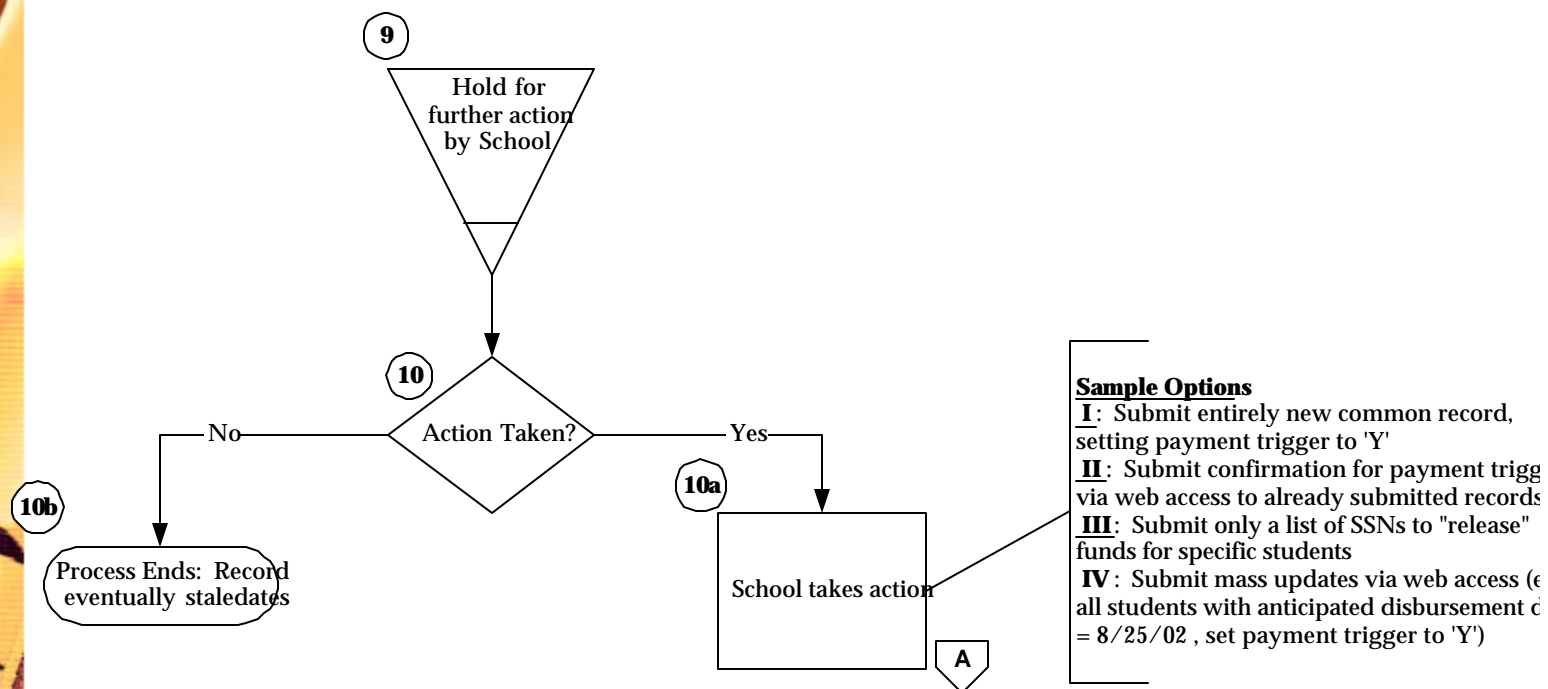
- ✓ Timeline for Submission: DL
- ✓ Timeline for Funds Change: Pell



Records Processing Flow



Records Processing Flow

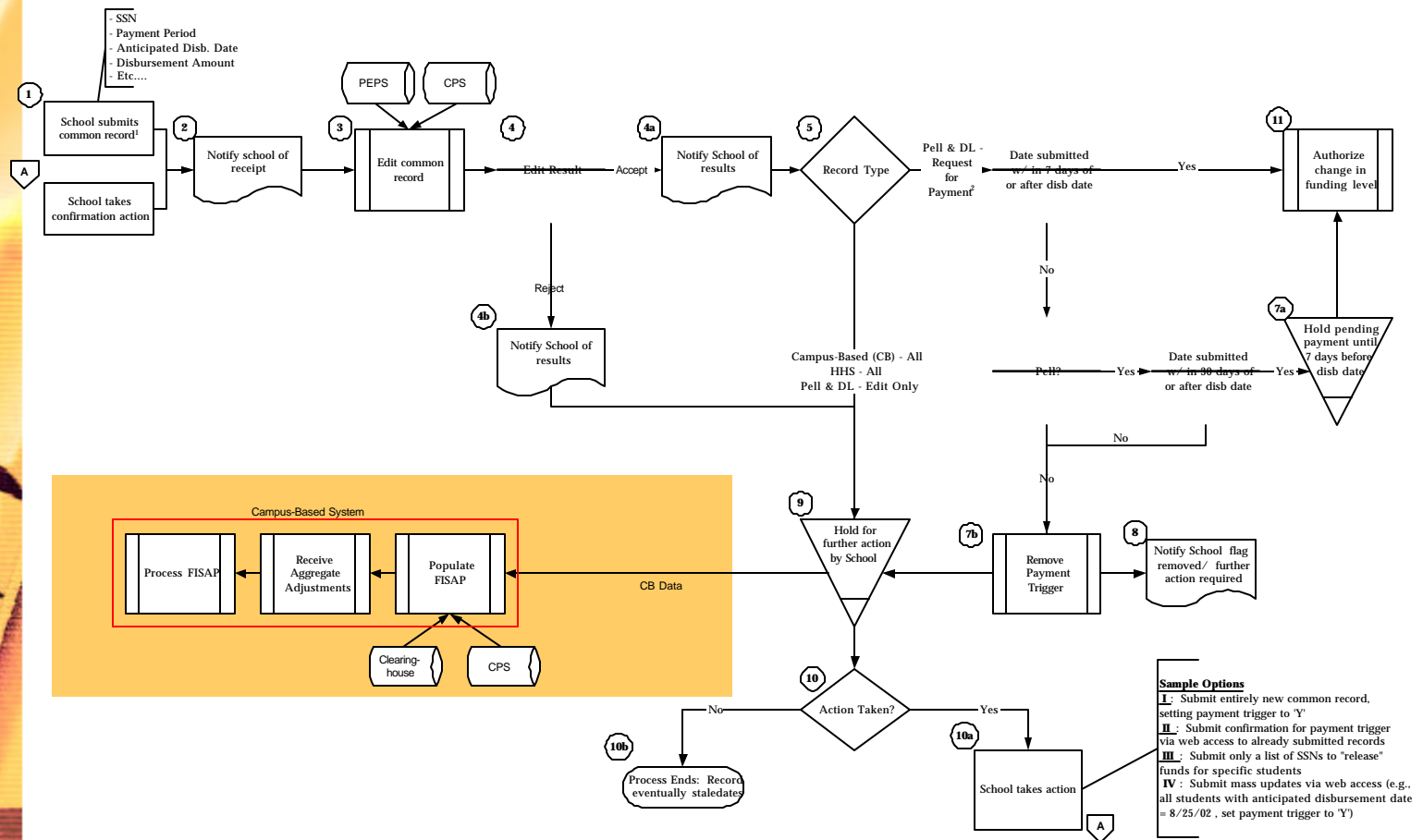


Changes:

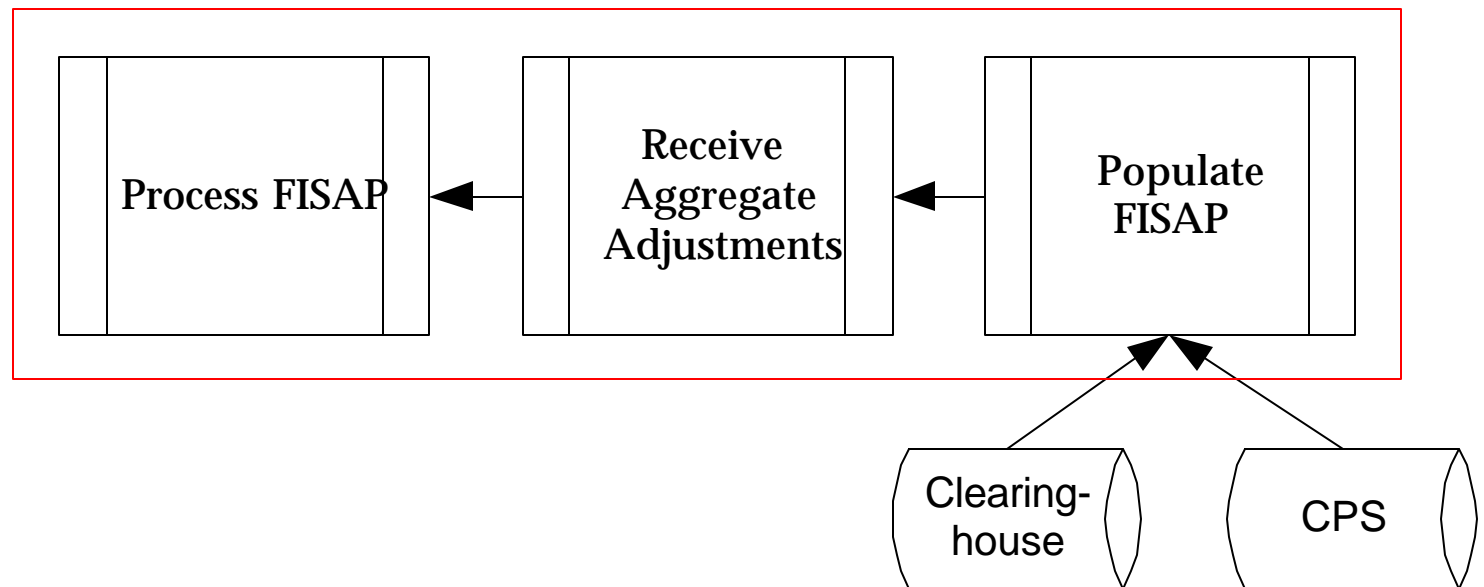
- ✓ All Rejects Stored
- ✓ On-Line Reject Resolution (full participants only)
- ✓ On-Line "Release" of Held Records (full participants only)

"Hold & Release"

Records Processing Flow



Records Processing Flow



Changes:

- ✓ Optional Reporting of Campus-Based Disbursements
- ✓ Pre-population of Portions of the FISAP
(in conjunction with e-Campus Based system)



Summary of Features and Improvements

All Schools

- All rejects (Pell and Direct Loan) stored and viewable via the web
- Web Access to:
 - Real-time processing statistics (e.g.: # submitted, # accepted/ rejected/ corrected, % rejected by edit type) to help a school target improvements to its business process
 - Consolidated funding information (e.g.: \$ drawn by program, progress towards 30-day requirement)
- Single Web site access to Pell Grant, Direct Loan and campus-based information, 24x7
- Integrated customer service
- Reports about student population such as verification correction activity



Summary of Features and Improvements

All Schools-cont'd

■ Processing Options:

- How school wants to receive increases in funding based on student records: (1) funds 'pushed' via electronic transfer or (2) funds made available for drawdown
- Rejected records: (1) reject outright or (2) correct data and send notification
- Ability to specify a date range to see your records



Summary of Features and Improvements

Full Participants

- Resolve rejects via the Web
- Submit new records via the Web
- “Release” edit only records (I.e. submit disbursement records via the Web)
- Send one record to obtain funds
- Same process for reporting changes to Pell Grant and Direct Loan
- Flexible record format: only send data required, send data only once unless change occurs



Summary of Features and Improvements

Full Participants-cont'd

- Send single student-centric record for Pell Grant and Direct Loan
- *Optional* reporting of data elements (required today) that already exist in CPS
- *Optional* campus-based reporting to pre-populate portions of the FISAP
- Maintain additional options:
 - Whether or not to receive responses (i.e.: acknowledgements) for activity performed on the Web
 - Whether to receive a 'full' response (i.e.: acknowledgement with all the data reported for the student to load into school software) as opposed to the standard response, which includes only identifiers, record status and specific information on failed edits.



Full Implementation Steps

- Internal Requirements Completed —————> July '01
- Internal Detailed System Design —————> Sept '01
- Test Environment for Schools, 3rd Party
Servicers and Software Developers —————> Fall '01-Wi '02
- System begins to process 02-03
transactions —————> February '02



COD Progress

For frequent updates on COD's development, check:

- ***The Schools Portal:*** sfa4schools.sfa.ed.gov
- ***Information for Financial Aid Professionals (IFAP):*** ifap.ed.gov



IFAP - Information for Financial Aid Professionals - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites History Print Copy Paste

Address <http://www.ifap.ed.gov/IFAPWebApp/currentCODYearPag.jsp?p1=2002-2003&p2=c> Go Links >>

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 **SFA Information for Financial Aid Professionals**
U.S. Department of Education 

Member Services

- Current Publications by Title
- Publications by Topic
- Archived Publications by Title

Search Tool

SFA Customer Support


CSCC

SFA Library - Current SFA Publications - - Common Origination & Disbursement (COD)

Common Origination & Disbursement: Questions about the Common Origination and Disbursement process can be sent to the Customer Service Call Center using IFAP's "Feedback" button, found in the upper right hand corner of the IFAP pages.

- [07/20/2001](#) An Overview of the Common Origination and Disbursement(COD) Process.
- [07/20/2001](#) Draft of the Common Origination and Disbursement Technical Reference
- [07/19/2001](#) An Overview of XML and the Common Record
- [07/19/2001](#) Frequently Asked Questions About Common Origination and Disbursement (COD)

Internet



Next Steps

- Software Product and Services Impact
- Testing
- Participation Options
- Implementation Tools and Services



Software Product and Services Impact

- Analysis
 - Communications techniques
 - Software application functions
 - Database access and data formats
- Technical resources
 - XML resources?
- End-user resources
- Scheduling



Testing

- Test Package
 - Contents
 - Availability
- Test Schedule
 - Step One
 - Common Record Transaction Testing
 - Step Two
 - Common Record Processing Testing



Participation Options

- Full vs Phase-In Participation for 2002-2003 & 2003-2004
- All Full Participants must sign-up:
Vendors, Servicers and Institutions
 - By August 15, 2001 – Keep us informed!
- Steps and Benefits of Sign-up
 - Review process
 - Setup process
 - Support Services



Implementation Tools and Services

- Tools
 - COD Technical Reference
 - COD Implementation Guide
 - COD Test Package
 - COD Schema – electronically!
- COD Process Training
- Customer Service Programs



Implementation Tools and Services

- Seeking creative ways for success:
 - Your System and the COD System
- For Full Participants generating the Common Record:
 - Presentations
 - Conference Calls
 - Site Visits
 - Etcetera



Implementation Tools and Services

- Future Training and Conferences
 - Electronic Access Conferences (EACs)
 - Software Developers Conference
 - COD Process Training

City	COD Process Training	EAC	S/W Dev Conf
Reno, NV	11/4	11/5-7	11/8
Baltimore, MD	11/26	11/27-29	
Chicago, IL	12/10	12/11-13	

A hand holding a CD-ROM against a background of a keyboard and a sunset.

And Finally...

We appreciate your feedback and comments.

Customer Service Call Center

(800) 433-7327, M-F 9-5 ET

or

COD Contact Harriet Downer

HSDowner@LogicalConnections.org

(303) 355-4110